

1. (AMENDED) A method of performing a card transaction, the method comprising:

accessing a web server using a transaction device, wherein the web server includes commands for processing the transaction; and

entering a transaction card into a card reader of the transaction device in order to enter transaction information associated with the card into the web server;

wherein the transaction device does not utilize proprietary software of a merchant service provider to complete the transaction.

11. (AMENDED) A method of performing a card transaction, the method comprising:

accessing a web server using a point of service terminal having a web browser and a card reader, wherein the web server includes commands for obtaining authorization of the transaction;

entering a transaction card into the card reader in order to enter an account number associated with the card into the web server;

responding to prompts generated by the web server using the terminal; and

obtaining authorization for the transaction through the web server;

wherein the point of service terminal does not utilize proprietary software of a merchant service provider to complete the transaction.

12. (AMENDED) A point of service terminal for performing a card transaction, the terminal comprising:

a central processing unit having a web browser for accessing a web server on the Internet; and

a card reader in communication with the central processing unit for receiving a transaction card and entering transaction information associated with the card into the web server;

wherein the point of service terminal does not utilize proprietary software of a merchant service provider to complete the transaction.

Please add new claims 17-21 as follows.

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17. (NEW) The method of claim 1 wherein the card transaction involves a smart card, a charge card, a credit card or a debit card.

18. (NEW) The method of claim 1 wherein the transaction device comprises a point of service terminal at a merchant or retail location.

19. (NEW) The method of claim 1 further comprising transmitting information to and from a merchant service provider.

20. (NEW) The method of claim 4 further comprising providing an electronic signature using a pen and the touch-sensitive screen.

21. (NEW) The method of claim 1 wherein the web server processes the transaction without proprietary software.

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